

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims

1.-24. (Canceled)

25. (Currently amended) A method for automatically transferring credit between a stored value fund maintained in a data base and a handler using a wide-area computer network, the method comprising:

establishing a stored value fund at the data base and associating the stored value fund with a user, and from which a desired amount is to be transferred from the user to a payee;

receiving, at a server computer system having a payment controller, automated transfer information from the wide-area computer network coupled to a user associated with the stored value fund, the automated transfer information comprising handler information on a plurality of handlers, including **one of the handlers that is selected by a user for an**

automated transfer and one of the handlers that is selected by the user as a default handler;

determining at the payment controller the handler for an automated transfer;

determining at the payment controller the direction of the automated transfer with respect to the stored value fund;

determining at the payment controller an amount for the automated transfer;

automatically transferring the automated transfer amount between the stored value fund in the data base and the handler determined for use for the automated transfer;

after the automated transfer, determining if there are sufficient funds in the stored value fund to make the transfer of the desired transfer amount to the payee;

if there are not sufficient funds in the stored value fund to make the transfer of the desired transfer amount, transferring additional funds from the default handler to the stored value fund; and

after the automated transfer and any transfer of additional funds from the default handler, converting the funds in the stored value fund from one form of monetary value to a different form of monetary value, wherein the stored value fund has plural, different forms of monetary value as funds in the stored value fund, wherein the handlers each use different forms of monetary value, and wherein the different forms of monetary value are converted according to

the handler used for the transfer of funds by querying such handler for an exchange rate to be used for the conversion.

26. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, further comprising a step of determining if a transfer period has expired.

27. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, further comprising a step of determining if a threshold amount is crossed.

28. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 27, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the transferred amount.

29. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the amount is included in the automated transfer information.

30. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, further comprising a step of electronically notifying the user of the automated transfer, wherein the electronic notification includes at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

31. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the server computer system comprises a plurality of computers coupled together by a computer network.

32. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the handler includes at least one of a bank, a credit card company, a debit

card company, an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

33. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

34. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the automatically transferring step comprises at least one of the following steps:

- transferring the amount with a bank account;
- transferring the amount with a credit card or debit card;
- transferring the amount in a check or money order;
- transferring the amount to another's stored value fund;
- transferring the amount to an agent location chosen by the user;
- transferring a telegram or a greeting card with a check or money order for the

amount; and

transferring an electronic greeting card with an electronic payment notification for the amount embedded therewith.

35. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, further comprising steps of:

- retrieving a trigger condition that initiates the automatically transferring step; and
- determining when the trigger condition is satisfied.

36. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 35, wherein the trigger condition includes at least one of:

- a credit balance in the stored value fund meeting a threshold; and
- a period of time expiring.

37. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the user, the handler and the server computer system are remotely located with respect to each other.

38. (Canceled)

39-41. (Canceled)

42-49. (Canceled)

50. (Previously presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the handler for the automated transfer and the default handler are different handlers.

51. (Canceled)

52. (Previously presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the funds in the stored value fund are converted from currency to promotional points.

53. (Previously presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the funds are converted from a currency of one country to a currency of a different country.

54. (Previously Presented) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the step of converting the funds in the stored value fund from one form of monetary value to a different form of monetary value includes providing a conversion rate to the user for approval prior to the conversion.

55. (Canceled)